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(54) **METHOD FOR BROADCASTING A MAGNETIC STRIPE DATA PACKET FROM AN ELECTRONIC SMART CARD**

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CPC ..... **G06K 19/06206** (2013.01); **G06Q 20/352** (2013.01); **G07F 7/0806** (2013.01); **G07F 7/0846** (2013.01)

(58) **Field of Classification Search**  
USPC ..... 235/449, 451, 492  
See application file for complete search history.

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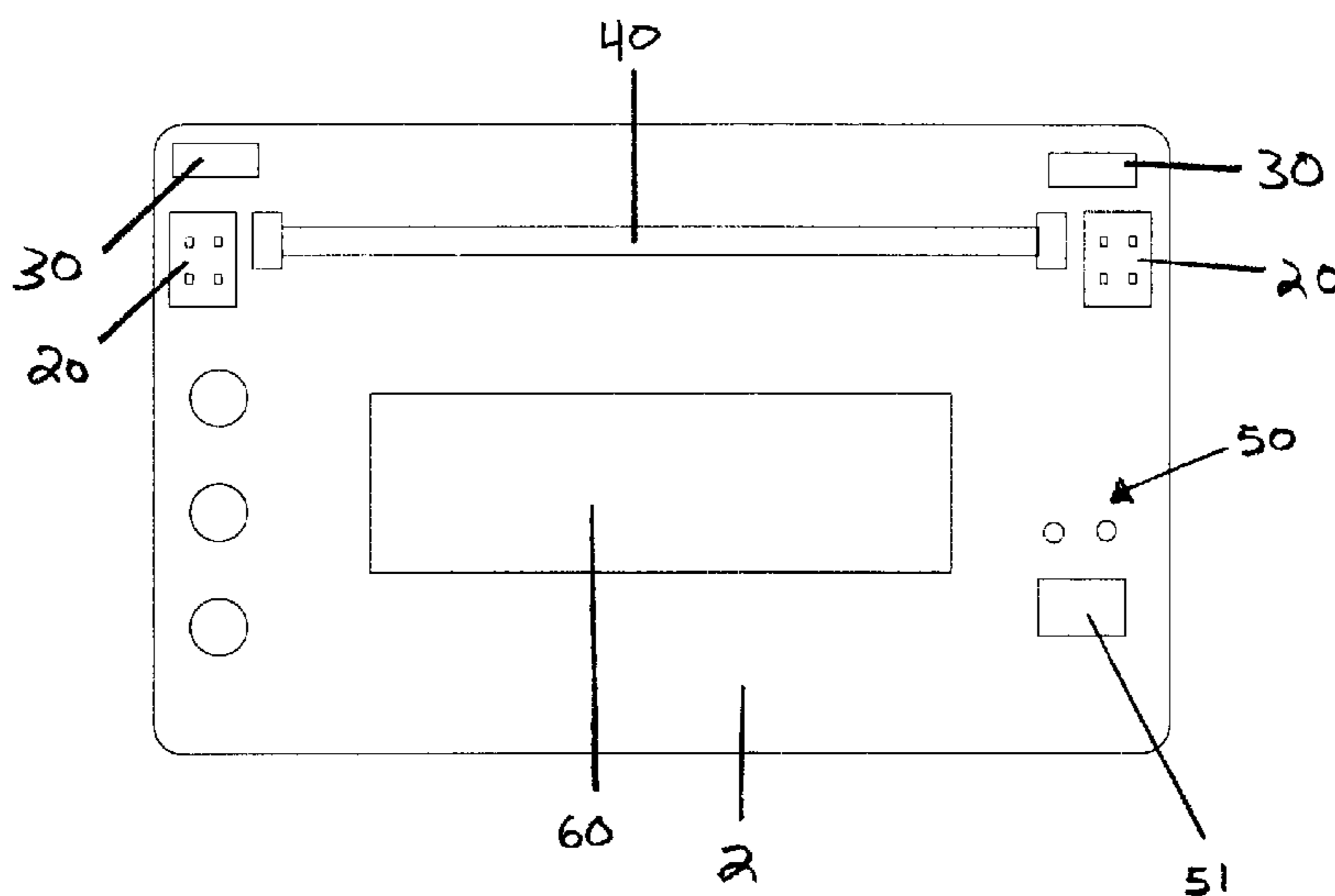
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(57) **ABSTRACT**

Method for broadcasting a magnetic stripe data packet from an electronic card by measuring a swipe speed of the electronic card past a magnetic reader head during a swipe of the electronic card past the magnetic reader head and then adjusting a broadcast signal containing the magnetic stripe data packet according to the measured swipe speed so that the magnetic stripe data packet in the broadcast signal is read by the magnetic reader head during said swipe. The swipe speed is measured by a speed sensor. The electronic card can contain a false swipe detection means so that the capacitive sensor changes from a sleep mode to an active mode after a wake up sensor is activated during the swipe and the swipe speed is measured by the capacitive sensor while it is in the active mode before the broadcast signal is broadcast during the swipe.

**16 Claims, 8 Drawing Sheets**



**Related U.S. Application Data**

a continuation of application No. 12/726,868, filed on Mar. 18, 2010, now Pat. No. 7,954,724, which is a continuation of application No. 11/413,595, filed on Apr. 27, 2006, now abandoned, which is a continuation-in-part of application No. 11/391,719, filed on Mar. 27, 2006, now abandoned.

- (60) Provisional application No. 60/675,388, filed on Apr. 27, 2005, provisional application No. 60/594,300, filed on Mar. 26, 2005.

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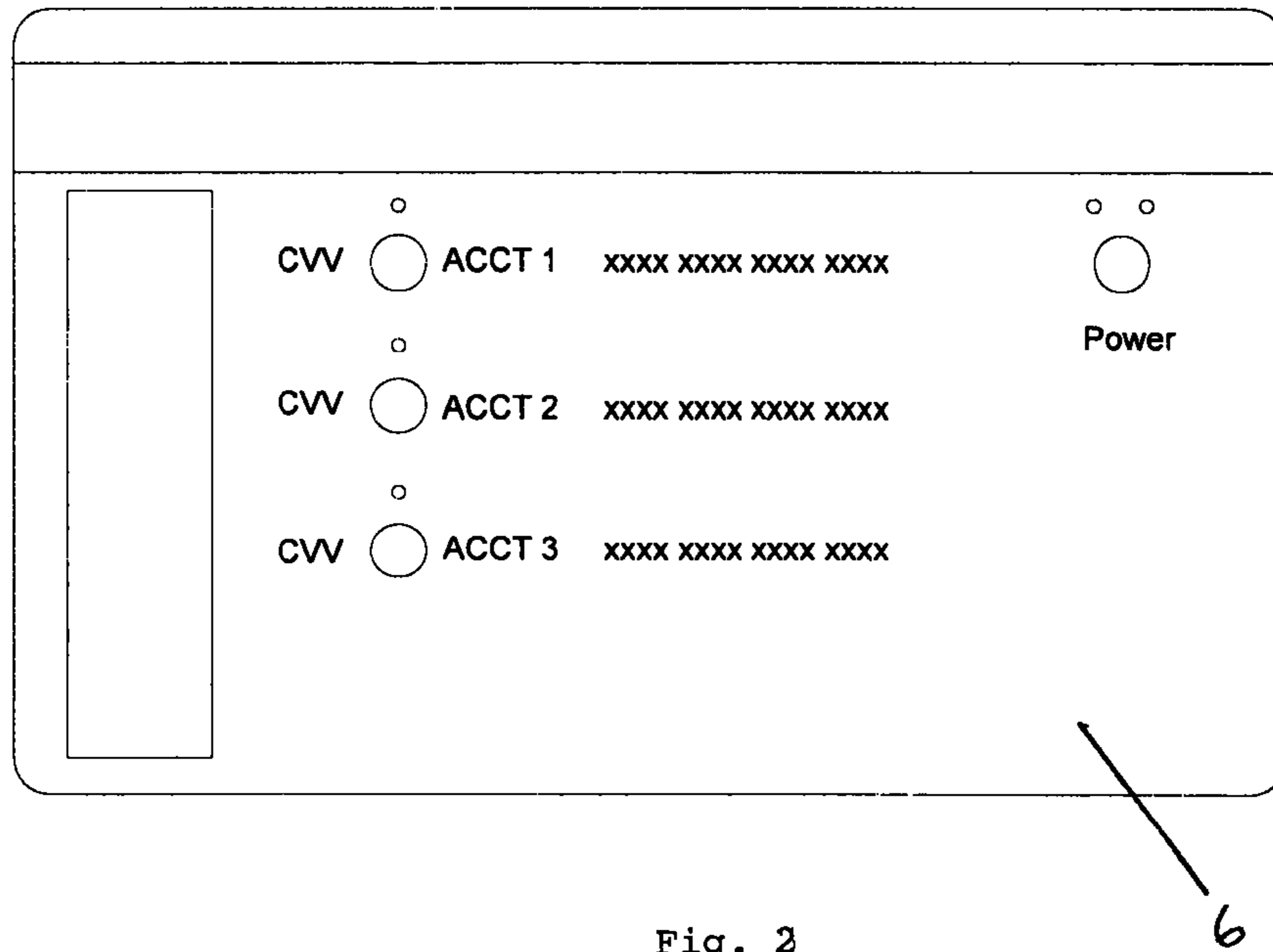


Fig. 2

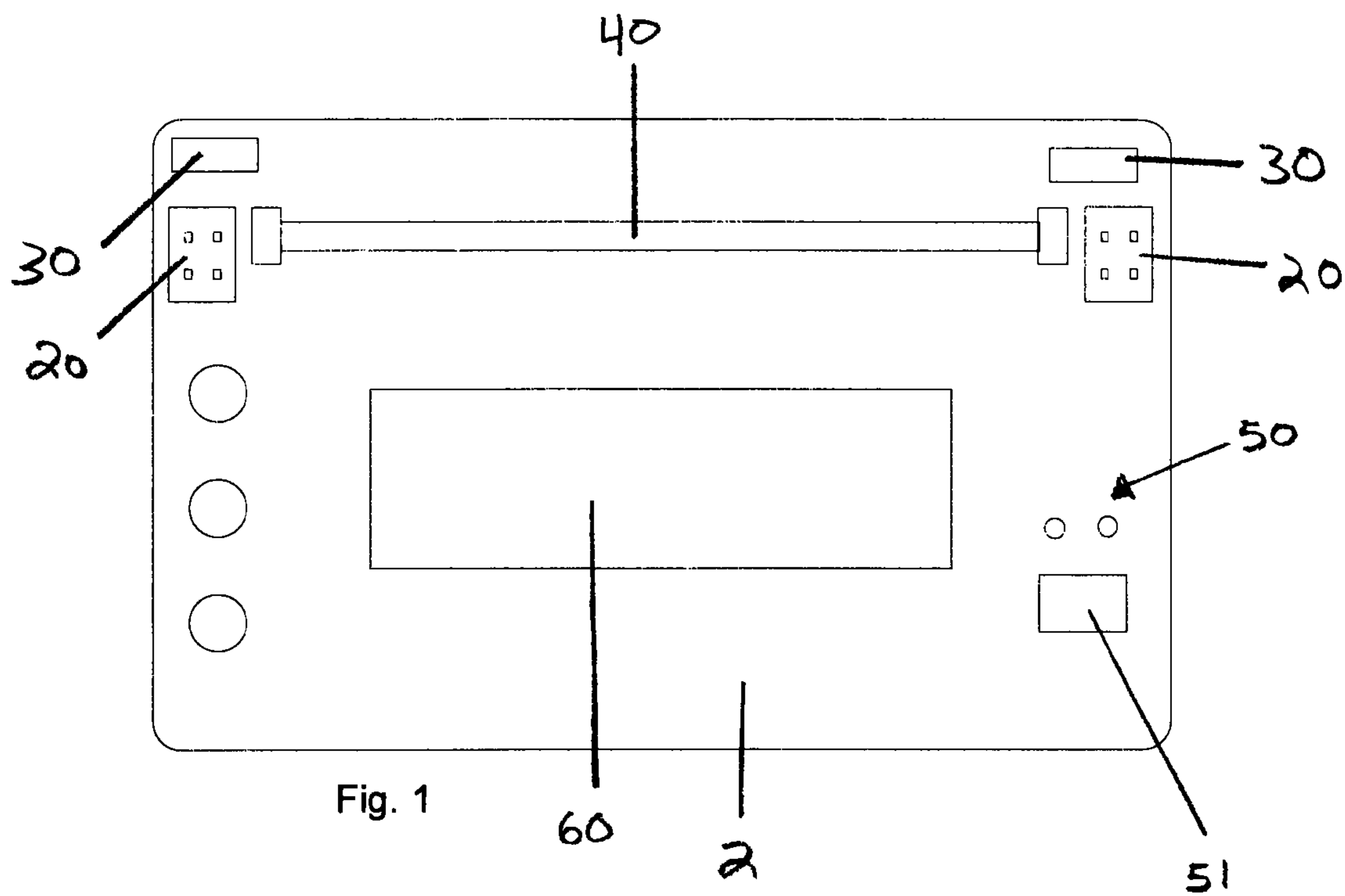
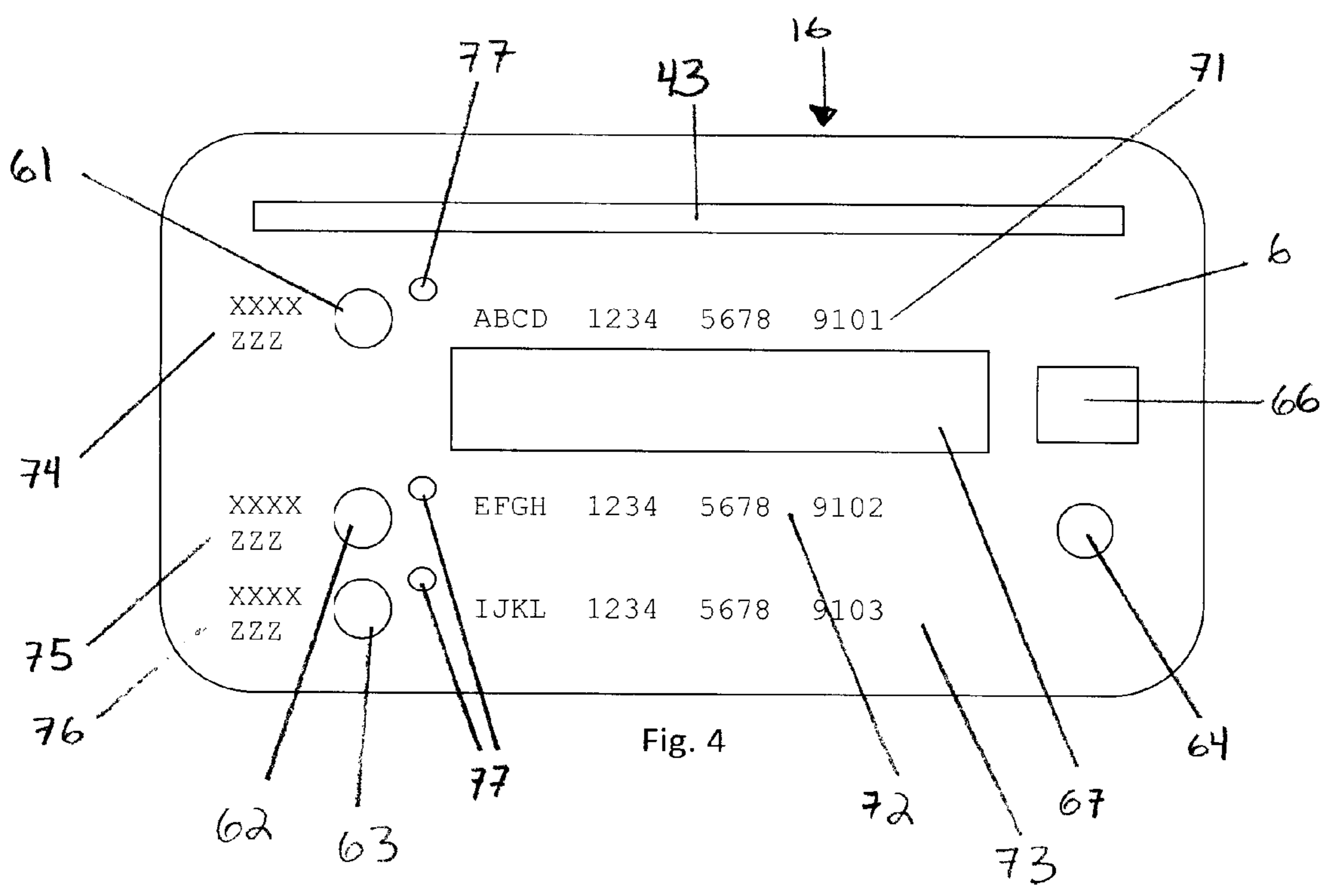
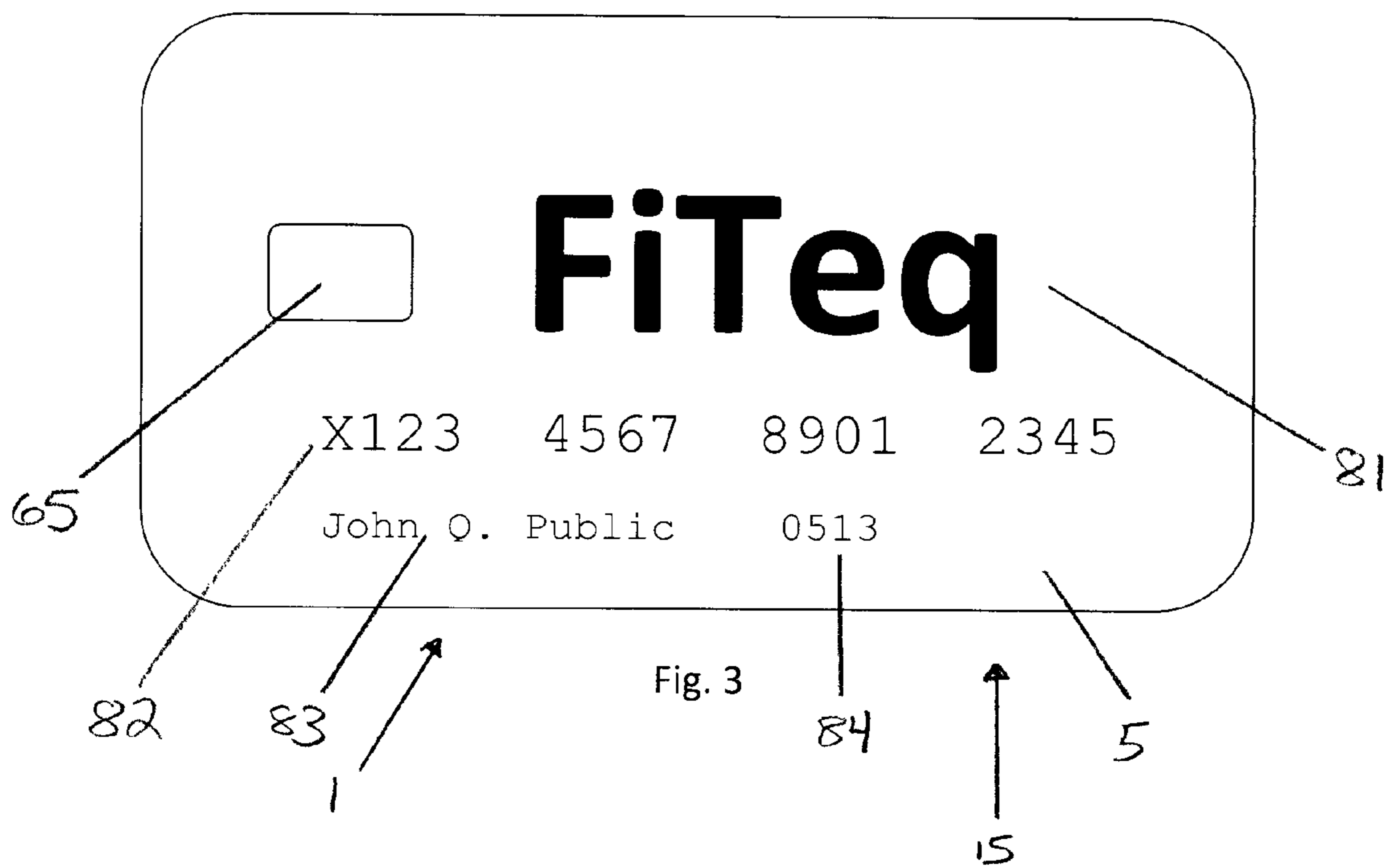


Fig. 1



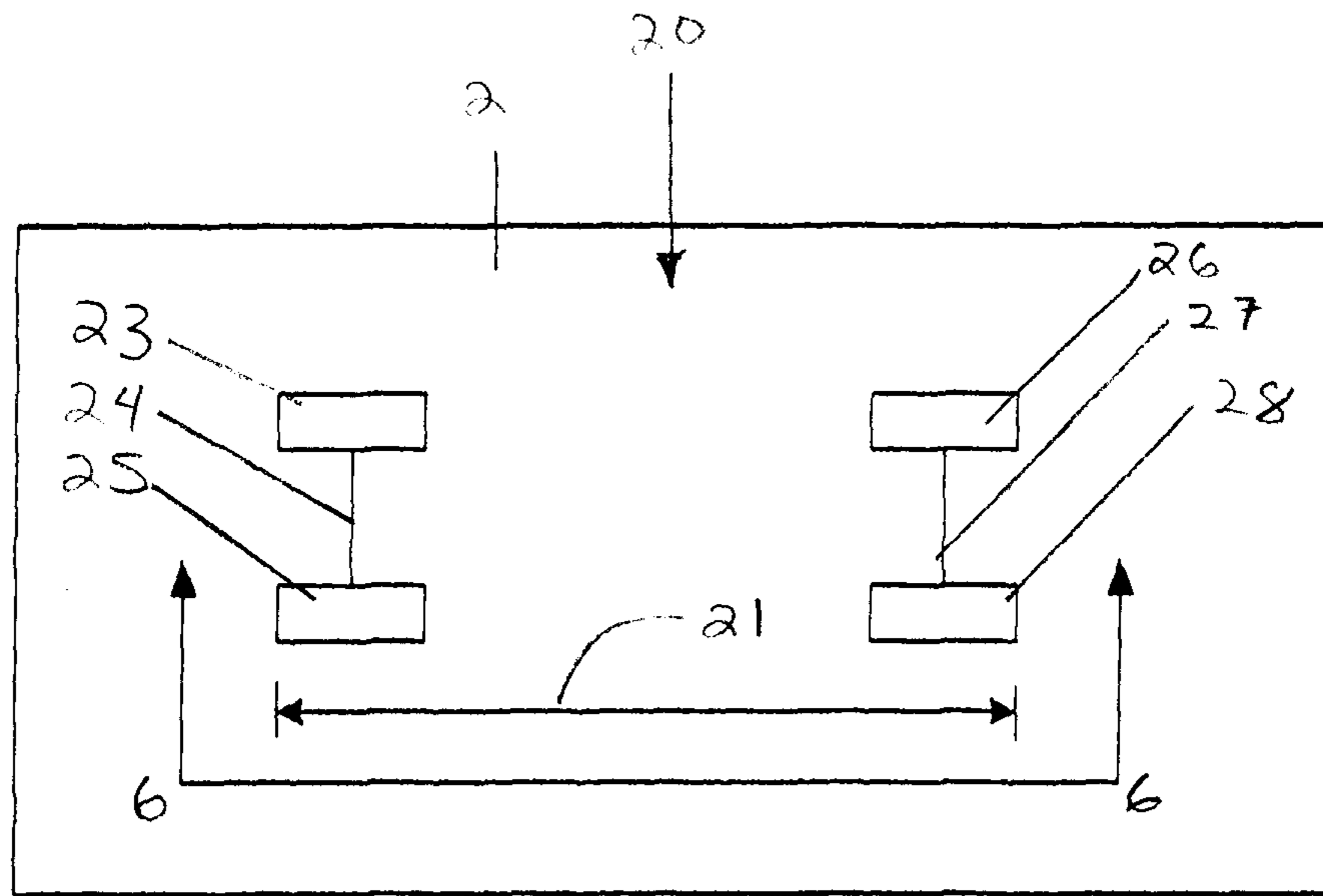


Fig. 5

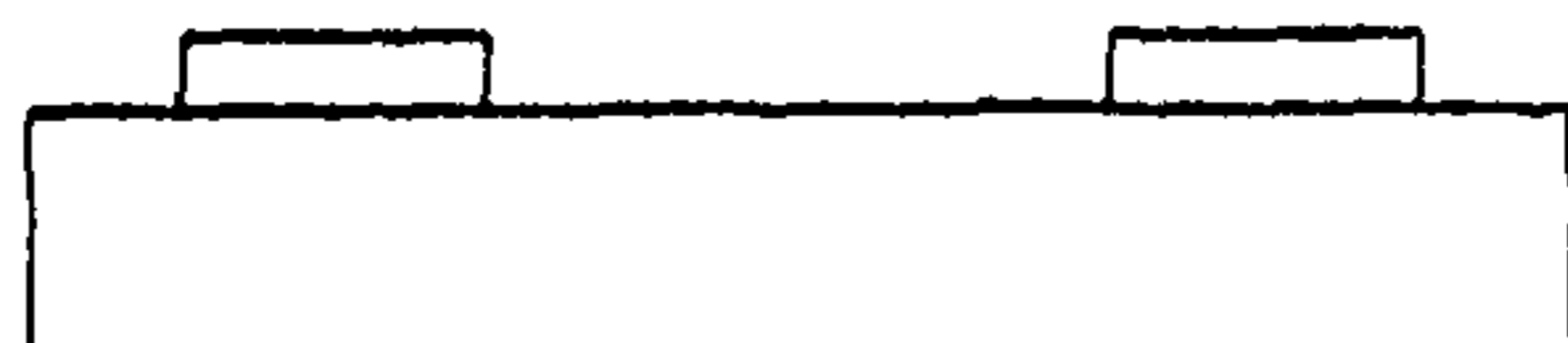


Fig. 6

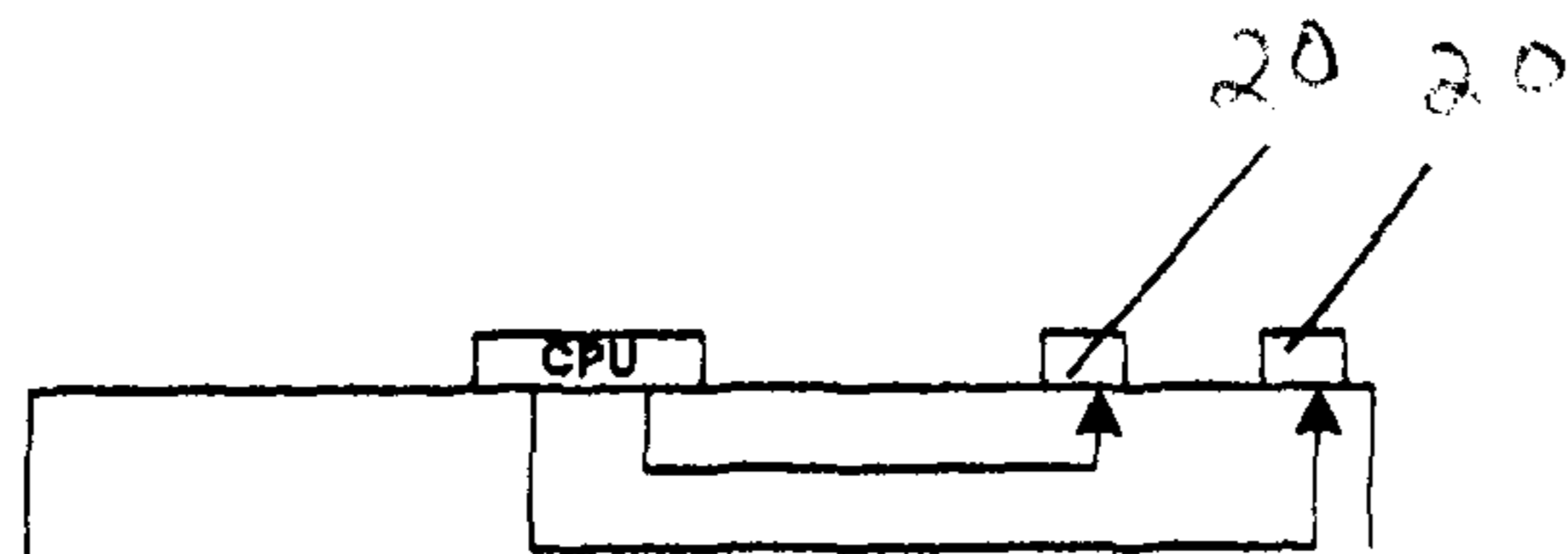


Fig. 7

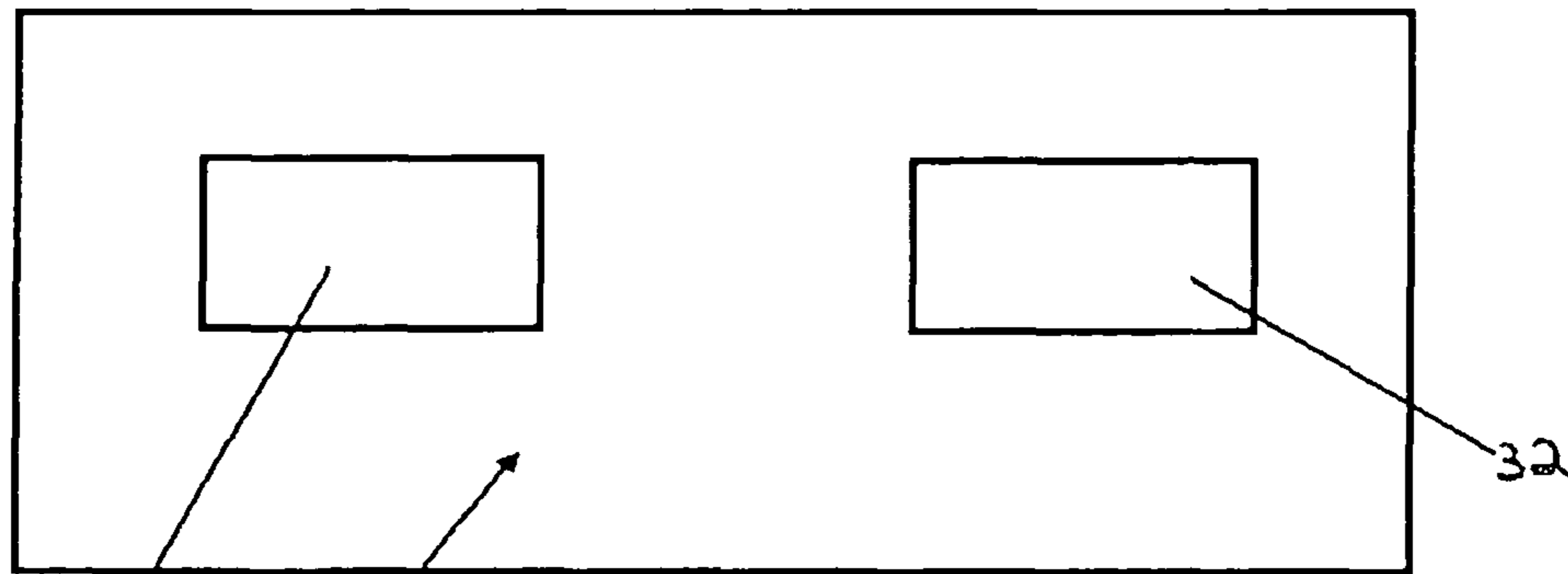


Fig. 8

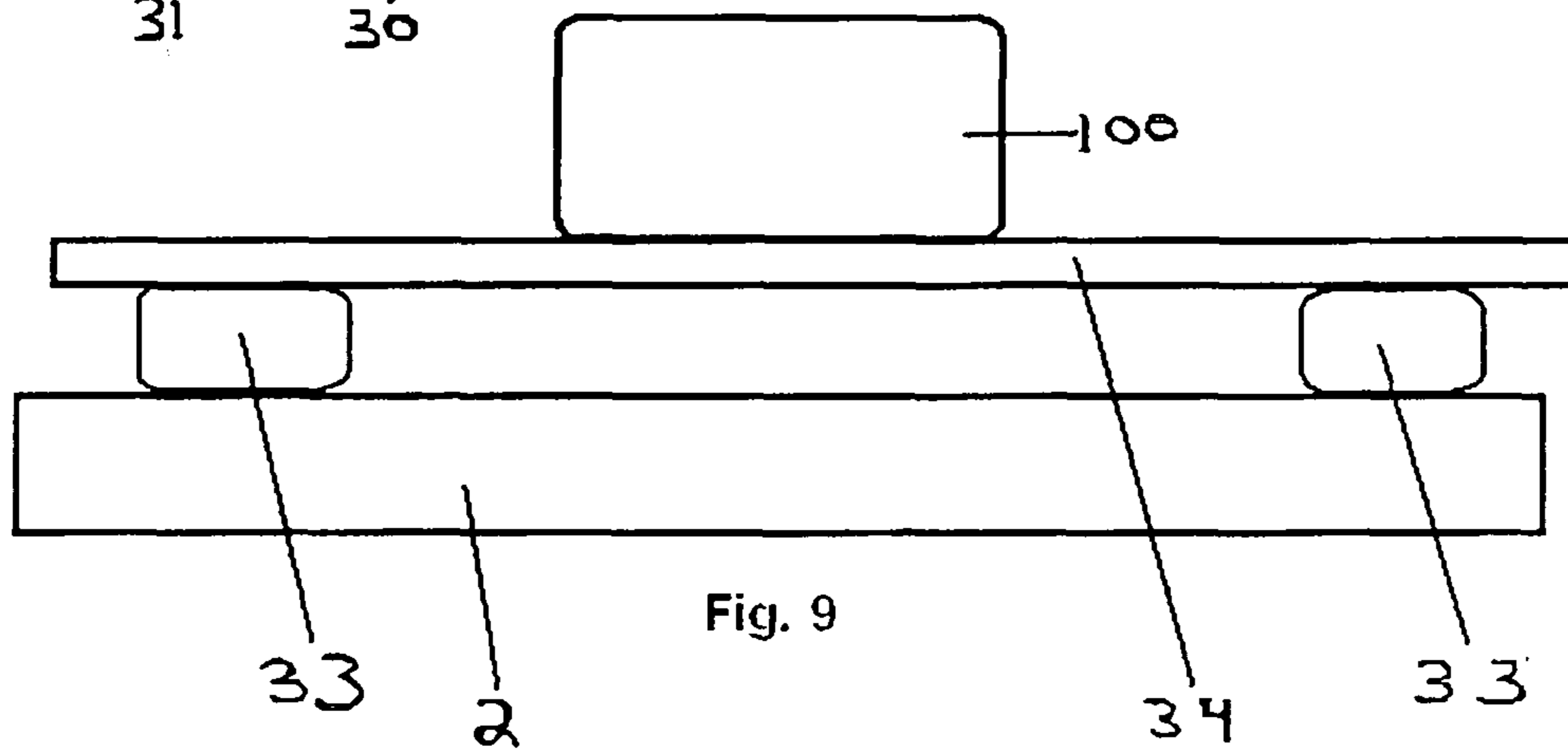


Fig. 9

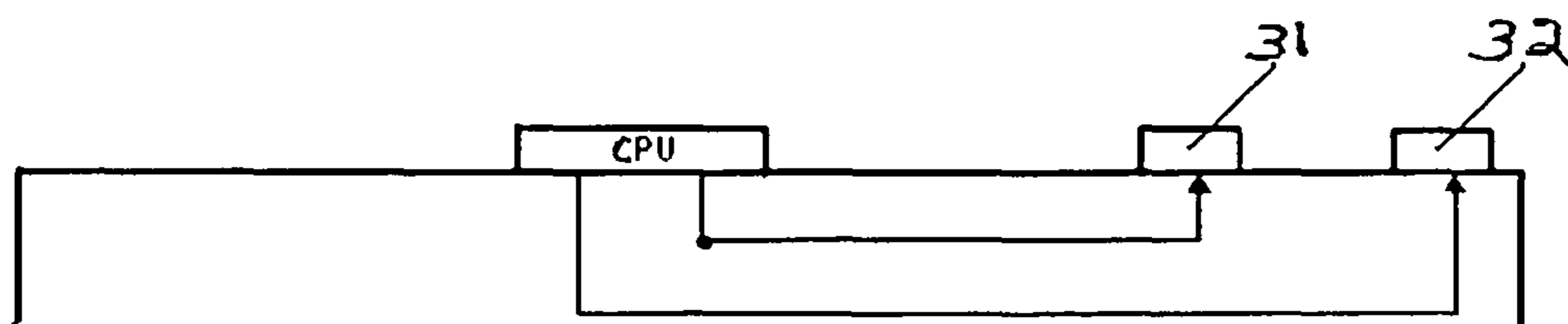


Fig. 10

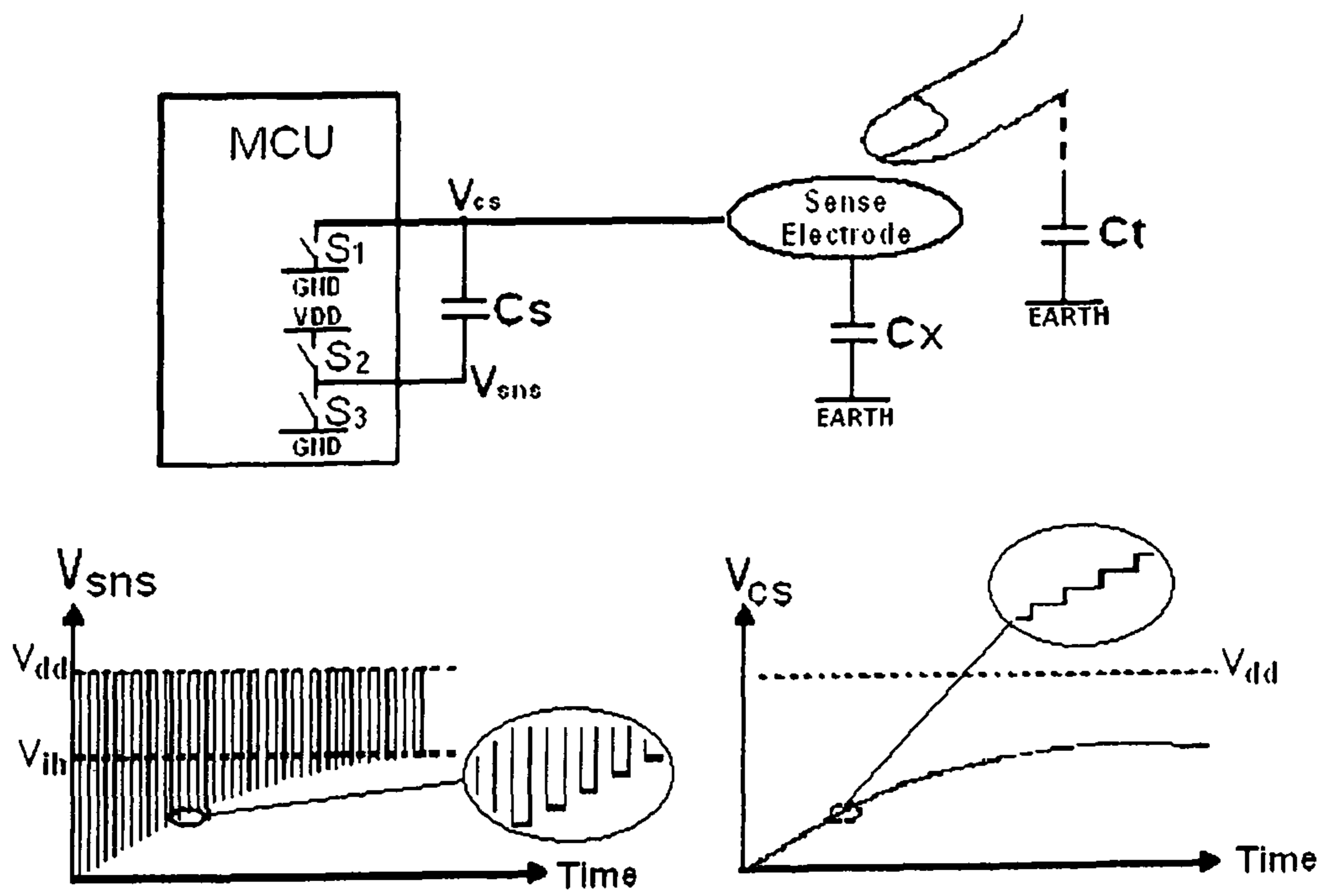
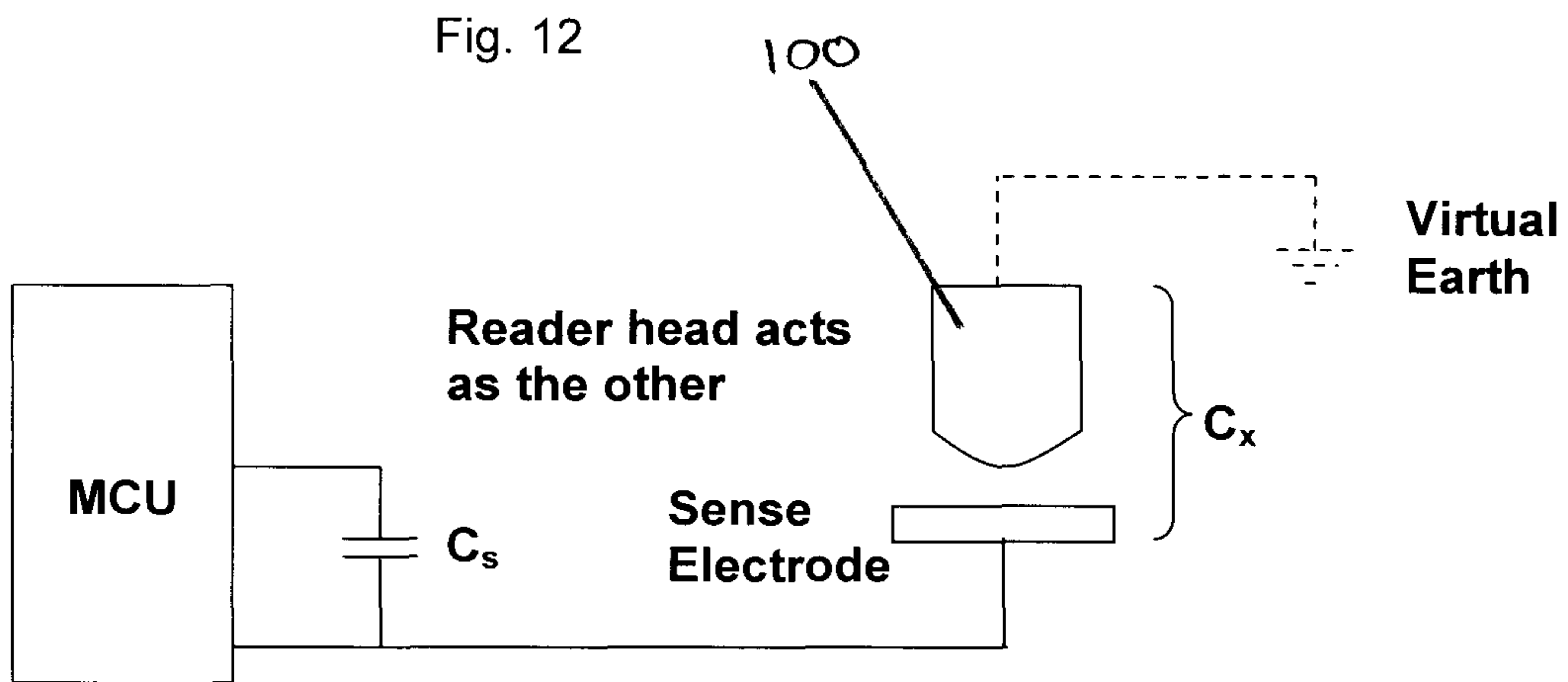


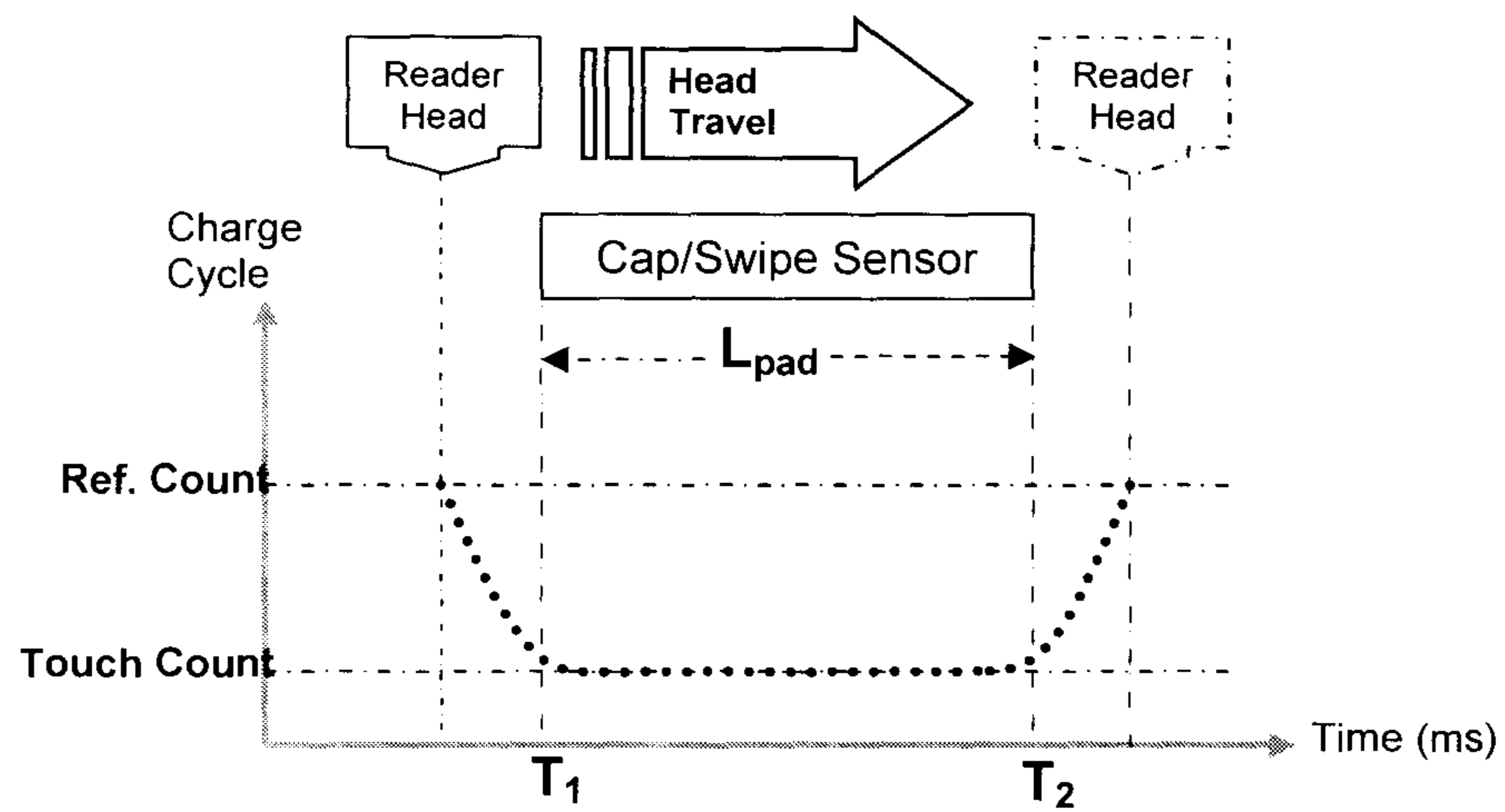
Fig. 11





MCU measures the number of charge transfer cycles and determines the speed using the touch-profile method

Fig. 13



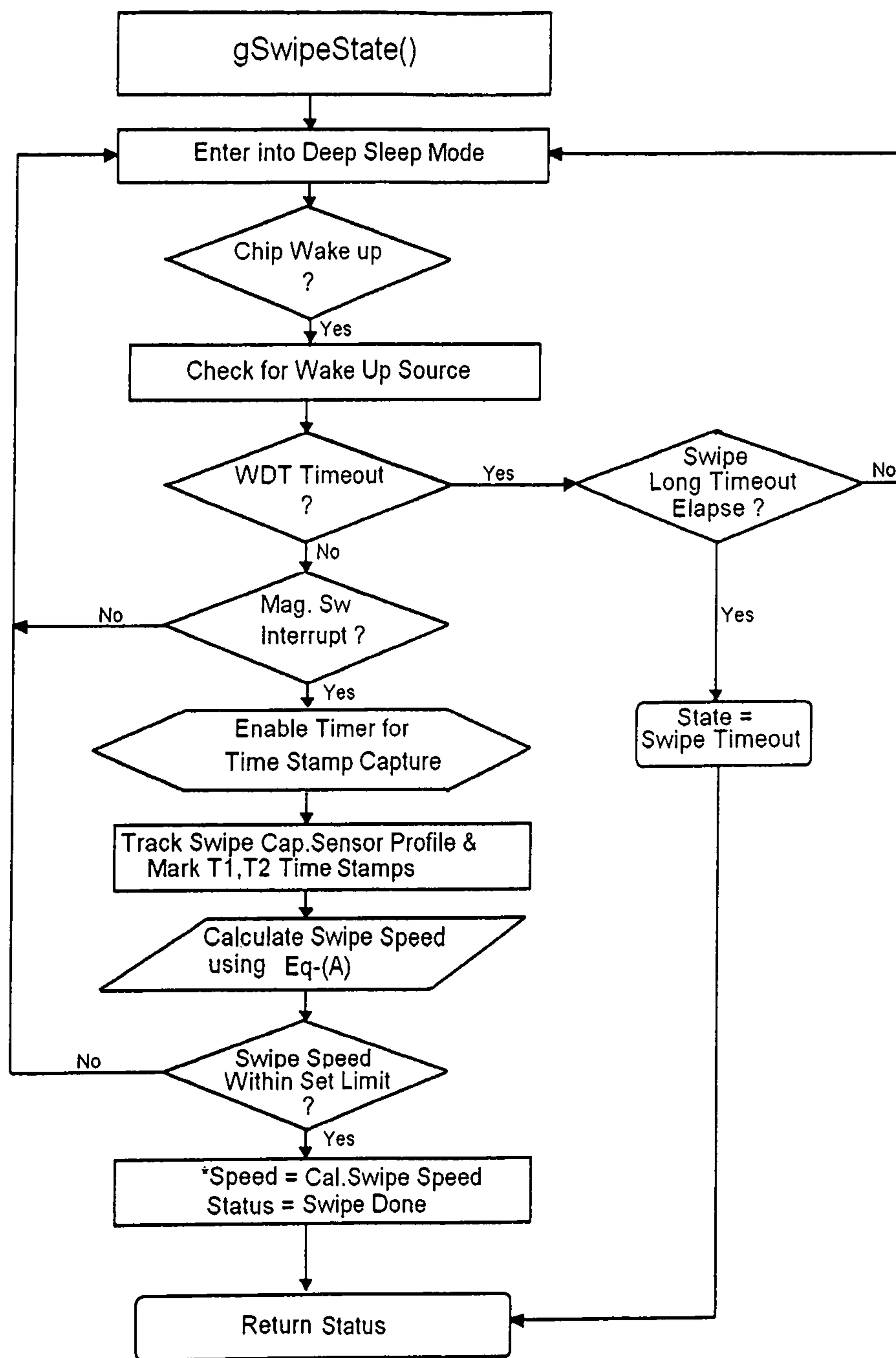


Fig. 14

**METHOD FOR BROADCASTING A  
MAGNETIC STRIPE DATA PACKET FROM  
AN ELECTRONIC SMART CARD**

CROSS-REFERENCE TO RELATED  
APPLICATIONS

The present application is related to U.S. patent application Ser. No. 12/726,868, filed Mar. 18, 2010, the disclosure of which is specifically incorporated herein by reference. The present application is a continuation application of Ser. No. 12/822,031, filed Jun. 23, 2010, the disclosure of which is specifically incorporated by reference. The present application is also a continuation-in-part of U.S. patent application Ser. No. 13/102,991, filed May 6, 2011, which is a continuation of U.S. Ser. No. 12/726,868, now issued as U.S. Pat. No. 7,954,724, which was a continuation application of U.S. Ser. No. 11/413,595, filed Apr. 27, 2006, which was a continuation-in-part application of U.S. Ser. No. 11/391,719, filed Mar. 27, 2006 and which also claimed the priority benefit of U.S. Ser. No. 60/675,388, filed Apr. 27, 2005, all of which are specifically incorporated herein by reference.

FIELD OF THE INVENTION

The present invention is in the field of electronic smart cards, and more particularly to an electronic smart card that can broadcast a magnetic stripe data packet so that it can be read by a magnetic card reader during a swipe of the electronic card.

BACKGROUND OF THE INVENTION

The United States primarily relies upon credit and debit cards having no electronics that are readable by a magnetic stripe card reader. Outside the United States, many countries rely upon smart cards that do not contain a magnetic stripe but are readable by smart card readers. Each option has its advantages and disadvantages, and there are many reasons why both cards currently exist.

It has long been desired to create a single card usable both inside the United States with magnetic stripe readers and outside the United States with smart card readers that offers the advantages of both cards while minimizing the disadvantages of both cards. Such a card not only has the promise of saving billions of dollars a year in fraud, but it also has the promise of opening many other uses for the card, and generating enormous savings related to combining multiple cards into a single card. Yet, to date, it does not exist.

The prior art includes many patents that propose just such a card, but none has yet been commercialized. Given the long felt need for such a card, and the enormity of the problems it could solve, and the attempts by a great many to solve the problems associated with creating such a card, one has to ask why such a card is not yet available. The reasons are many. Cost and manufacturability are two primary reasons why such a card has not yet been commercialized, but there are other reasons as well. Such reasons include, but are not limited to, reasons relating to security, privacy, standards, and several other issues that must be addressed before such a card can be widely deployed.

The present invention recognizes and solves a problem that has prevented electronic smart cards from broadcasting a magnetic stripe data packet readable by a magnetic card reader during a swipe of the electronic card past a magnetic reader head.

SUMMARY OF THE INVENTION

The present invention is generally directed to a method for broadcasting a transaction specific magnetic stripe data packet from an electronic card by measuring a swipe speed of the electronic card past a magnetic reader head during a swipe of the electronic card past the magnetic reader head and then adjusting a broadcast signal containing the transaction specific magnetic stripe data packet according to the measured swipe speed so that the transaction specific magnetic stripe data packet in the broadcast signal is read by the magnetic reader head during said swipe.

The swipe speed is measured by a speed sensor. The electronic card can contain a false swipe detection means so that the speed sensor changes from a sleep mode to an active mode after a wake up sensor is activated during the swipe and the swipe speed is measured by the speed sensor while it is in the active mode before the broadcast signal is broadcast during the swipe.

The broadcast signal is adjusted by varying a current used to broadcast said broadcast signal, the transaction specific magnetic stripe data packet can have a track 2 data packet and/or a track 1 data packet and cross talk in the magnetic reader head is prevented by use of a cross talk blocker so as to prevent cross talk.

The electronic card is first activated from an off state to a sleep mode, then converted to an active mode after a wake up sensor is activated during a swipe of the electronic card past a magnetic reader head, and then the swipe speed of the electronic card past the magnetic reader head during the swipe is measured and used to adjust a broadcast signal containing a transaction specific magnetic stripe data packet which is broadcast during the swipe so that the magnetic reader head reads the magnetic stripe data packet. False swipe detection can be prevented by measuring movement past an outer detection point and an inner detection point of a capacitive sensor used to measure swipe speed. The broadcaster does not need to be activated until the electronic card is in the active mode.

Accordingly, it is a primary object of the present invention to provide a method for broadcasting a transaction specific magnetic stripe data packet from an electronic card so that it is read by a magnetic card reader during a swipe of the electronic card.

This and further objects and advantages will be apparent to those skilled in the art in connection with the drawings and the detailed description of the invention set forth below.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 depicts the back side of an electronic smart card in accordance with the present invention with a back cover removed and certain components shown diagrammatically on a printed circuit board ("PCB").

FIG. 2 depicts the back side of an electronic smart card in accordance with the present invention with a back cover in place.

FIG. 3 depicts a front side of an electronic smart card in accordance with the present invention with a front cover in place.

FIG. 4 depicts an alternative arrangement of a back side of an electronic smart card in accordance with the present invention with a back cover in place.

FIG. 5 depicts a trip switch used in a preferred embodiment of the present invention looking down onto a PCB on which the trip switch is constructed. FIG. 6 is a cross sectional view

of the trip switch taken along view 6-6 of FIG. 5. FIG. 7 illustrates the electronic functioning of the trip switch of FIG. 5.

FIG. 8 depicts a speed sensor used in a preferred embodiment of the present invention looking down onto a PCB on which the speed sensor is constructed.

FIG. 9 is a cross sectional view of the speed sensor of FIG. 8 with a representation of a reader head pressing against the speed sensor during a swipe.

FIG. 10 illustrates the electronic functioning of the speed sensor of FIG. 8.

FIG. 11 illustrates the charge transfer working principal used in capacitive sensors.

FIG. 12 illustrates a processor or micro controller measuring the number of charge transfer cycles and determining the speed of a card swipe using the touch-profile method.

FIG. 13 illustrates a capacitive/swipe sensor's touch profile (right/left side pad) generation when a reader head travels over a capacitive sensor pad situated at left/right side of an electronic smart card according to a preferred embodiment of the present invention. Note, however, in an actual case, the capacitive sensor pad on the card travels over the reader head.

FIG. 14 is a flow chart illustrating the steps of a preferred embodiment in which a broadcaster is activated by use of sensors.

#### DETAILED DESCRIPTION OF THE INVENTION

The present invention will now be discussed in connection with one or more preferred embodiments shown in the Figures. In the Figures and the following more detailed description, numerals indicate various features of the invention, with like numerals referring to like features throughout both the drawings and the description. Although the Figures are described in greater detail below, the following is a glossary of the elements identified in the Figures.

- 1 electronic smart card
- 2 printed circuit board (PCB)
- 3 extra piece of PCB added to PCB 2
- 5 front cover of card 1
- 6 back cover of card 1
- 15 front side of card 1
- 16 back side of card 1
- 20 trip switch
- 21 distance between extra PCB pieces needed to complete electrical trip switch 20
- 22 extra piece of PCB added to PCB 2
- 23 electrical trace
- 24 extra piece of PCB added to PCB 2
- 25 extra piece of PCB added to PCB 2
- 26 electrical trace
- 27 extra piece of PCB added to PCB 2
- 30 capacitor speed sensor
- 31 outer detection pad
- 32 inner detection pad
- 33 piece of PCB added to PCB 2
- 34 conductive pad
- 40 broadcaster
- 43 strip of magnetic tape
- 50 electronics
- 51 processor or micro controller unit (MCU)
- 60 battery
- 61 capacitive sensor
- 62 capacitive sensor
- 63 capacitive sensor
- 64 on/off button
- 65 7816 chip plate

- 66 security hologram
- 67 signature strip
- 71 account number
- 72 account number
- 73 account number
- 74 expiration date and CVV for account number 71
- 75 expiration date and CVV for account number 72
- 76 expiration date and CVV for account number 73
- 77 light emitting diode (LED)
- 81 branding
- 82 embossed primary account number
- 83 embossed user name
- 84 embossed expiration date
- 100 reader head

A preferred embodiment of the present invention provides an electronic smart card, shown generally as 1 in FIG. 3, having a printed circuit board (PCB) 2 enclosed within a front cover 5 on a front side 15 and a back cover 6 on a back side 16. Back side 16 of card 1 is orientated such that it functions similarly to a back side of a conventional credit card having a magnetic stripe on its back side.

Electronic smart card 1 should be usable in situations where a smart card reader is used and in applications where a card is read by a conventional magnetic stripe reader. Accordingly, electronic smart card 1 should satisfy the ISO 7816 standard for smart cards, incorporated herein by reference, and the ISO 7810 standard for transaction cards, also incorporated herein by reference. Details relating to both ISO standards and electronics, dimensions and other details needed to meet both standards, is set forth in U.S. Patent Application Publication 20070034700, published Feb. 15, 2007, entitled "Electronic cards and methods for making same," the disclosure of which is specifically incorporated herein by reference and hereinafter referenced as "Electronic Cards."

Electronic smart card 1 should have two processors or micro controllers for performing secure and non-secure functions as detailed in Electronic Cards. Alternatively, a single processor or micro controller can be used to replace the secure and non-secure processors described in Electronic Cards so long as it has suitable input/output ports and divided memory so that it functions equivalently to the secure and non-secure processors described in Electronic Cards. For purposes of the present invention, it will be presumed that MCU 51 is such a combined processor or a combination of a secure and non-secure processor as described in Electronic Cards.

Processor or micro controller unit 51 (whether it be a single processor or a combination of two processors) is mounted to PCB 2 as are other electronics, generally designated as 50, necessary for electronic smart card 1 to function.

Details of electronics 50 are not critical to the present invention and should be well within the skill of a person of ordinary skill in the art, especially when viewing the teachings of Electronic Cards and the teachings of the present invention.

Front side 15 of electronic smart card 1 (see FIG. 3) has a 7816 chip plate 65 and can have branding 81, an embossed primary account number 82, an embossed user name 83 and embossed expiration date 84. Embossed primary account number 82, embossed name 83 and embossed expiration date 84 are located according to the ISO 7816 standard and meet its requirements.

Back side 16 of electronic smart card 1 (see FIG. 4) has a signature strip 67 and hologram 66 that satisfy the ISO 7816 standard (like conventional transactions cards). However, unlike conventional transaction cards, electronic smart card 1 has three capacitive sensors (61-63) for accessing three dif-

ferent accounts whose account numbers (71-73) and combined expirations dates with CVV (74-76, respectively) are printed on back cover 6. LEDs 77 alongside sensors 61-63 indicate to a user which, if any, of account numbers 71-73 has been selected for use. (Note that in an especially preferred embodiment account number 71 is the same as embossed primary account number 82 and embossed expiration date 83 is contained in expiration date with CVV 74.) Also accessed from back side 16 is an on/off switch 64. A strip of magnetic tape 43 is also located on back cover 6 and positioned so as to prevent cross talk between a reader head that can detect both track 1 and track 2 data from a conventional magnetic stripe. Such positioning is keyed to location of where track 1 and track 2 data would be in conventional magnetic stripe card following ISO standard 7810 and is thus located between where such data would be in a such a card.

Electronic smart card 1 of the present invention uses a broadcaster 40 for broadcasting a broadcast signal during a swipe of the card so that a magnetic stripe reader head can read a transaction specific magnetic stripe data packet contained in the broadcast signal. The broadcast signal may contain track 1 and/or track 2 data (or, if desired, track 3 data as well). The present invention is not concerned with details of a broadcaster, although such a broadcaster can actually take the form of separate broadcasters so that a given broadcaster only broadcasts the data for a given track of data as is explained in greater detail in Electronic Cards. It should be noted, however, that it has been found that the problem of cross talk (discussed in greater detail in Electronic Cards) can be effectively dealt with by use of a magnetic stripe positioned on back cover 6 as already noted above. This method of dealing with cross talk is much simpler, cheaper to implement and more efficient than broadcasting a cancellation signal to prevent cross talk and represents a significant advance in the prevention of cross talk in an electronic card that broadcasts data to a magnetic stripe reader head.

Attached to PCB 2 oriented toward back side 16 of card 1 are two trip switches 20 and two speed sensors 30 oriented toward the side ends of card 1 in the proximate area of card 1 where a magnetic stripe is located in a conventional magnetic stripe card according to ISO standard 7810. Two trips switches and speed sensors are included so that electronic card will function when read by a magnetic stripe reader in either a left to right or right to left swipe direction.

Each trip switch 20 is located such that it will be triggered by a magnetic reader head 100 during a swipe of electronic smart card 1 before magnetic reader head passes over any portion of broadcaster 40. A trip switch is depicted in FIGS. 5-7. Trip switch 20 functions as a simple on/off switch that is triggered when magnetic reader head 100 passes over it. In an especially preferred embodiment, trip switch 20 has two PCB pieces 23 and 25 connected by trace 24 built upon PCB 2 and a second set of two PCB pieces 26 and 28 connected by trace 27 also built upon PCB 2. Two sets of PCB pieces are used to ensure that reader head 100 passes over one of the sets (of course, a larger set of PCB pieces could be used, but it would be less efficient and more expensive). The distance 21 between the two sets of PCB pieces 23/25 and 26/28 is less than the width of magnetic reader head 100 so that trip switch 20 will be triggered as magnetic head 100 passes over it. FIG. 7 shows a conceptual diagram of the function of trip switch 20. Each trip switch 20 is electrically connected to MCU 51. MCU 51 is triggered to an active mode when it receives an activation signal from one of trip switches 20.

Although electronic smart card 1 can function without use of trip switches 20, they are included in an especially preferred embodiment because they help to prolong the life of

battery 60. Because electronic smart card 1 uses a broadcaster 40, broadcaster 40 will consume energy from battery 60 when it is in an active mode. When a user activates electronic smart card 1 by turning it on through on/off button 64, electronic card 1 will be consuming energy from battery 60. However, through use of trip switches 20, broadcaster 40 will remain in a sleep mode and not be powered up into an active mode until one of trip switches 20 is activated, thus minimizing power consumption by broadcaster 20.

Speed detection is critical for MCU 51 of electronic smart card 1 to determine the rate of broadcast by broadcaster 40. There are various ways of determining the speed of card 1 travelling across a reader head, such as photo sensor. However, it is especially preferred that a capacitive sensor is used for speed detection because it offers the advantages of a very low profile, relatively low cost and relatively low power consumption.

Each speed sensor 30 is located such that it will be triggered by magnetic reader head 100 after it has activated a trip switch 20 and before magnetic reader head 100 passes over that portion of broadcaster 40 that conveys a broadcast signal to magnetic reader head 100 during a swipe of electronic smart card 1. Although speed sensors 30 can take different forms, in an especially preferred embodiment, each speed sensor 30 is comprised of a capacitive sensor having an inner detection pad 31 and an outer detection pad 32, the outer detection pad being closer to the outside side edge of card 1. Outer and inner detection pads 31 and 32 are comprised of PCB pieces 33 and a conductive layer of material 34 (such as copper or silver). The purpose of PCB pieces 33 is to move conductive layer of material 34 up closer to reader head 100. Outer and inner detection pads 31 and 32 are electrically connected to MCU 51.

Capacitive speed sensors 30 work based on the principle of charge-transfer signal acquisition for robust sensing. The acquisition method charges a conductive layer of material (or pad) 34 of unknown capacitance ( $C_x$ ) to a known potential. The resulting charge is transferred into a measurement capacitor ( $C_s$ ). The charge cycle is repeated until the voltage across  $C_s$  reaches the required voltage. The number of charge-transfer cycles it takes to reach a voltage ( $V_{ih}$ ) is called signal level of measurement capacitor  $C_s$ . Placing a finger on the touch surface introduces an external capacitance ( $C_t$ ) that increases the amount of charge transferred each cycle and hence it reduces the signal level/number of transfer cycles required for  $C_s$  to reach the voltage. When the number of cycles reduces more than the present threshold, then the sensor is reported as in detect whereas the sensor identifies a false detect when the number of cycles exceeds the present threshold.

Based on the charge transfer principle, the dielectric of the capacitor is the material between the magnetic reader head and pad 34. In an embedded design, dielectric of the capacitor is formed by overlay and FR4 material whereas in a chip plate design, dielectric of the capacitor is formed by the overlay alone. In both designs, the conductive pad forms one of the electrodes of a capacitor. The magnetic reader head acts as the other electrode of the capacitor, which also provides a virtual ground to the resulted capacitor. This is shown in FIG. 12. There are two different especially preferred designs for a capacitive sensor useful in the present invention as a swipe speed detection sensor. The first design is using a copper pad embedded on a top side rear of main PCB 2 and the second design is using a 0.4 mm thick chip plate PCB to elevate the copper pad off of top side rear of main PCB 2 as shown in FIG. 8.

Keeping the sense capacitance value ( $C_s$ ) unchanged, the separation between the magnetic reader head and the capacitive sensor is critical for the sensitivity of the capacitive sensor. The larger the separation, the less sensitive the capacitive sensor it is. Comparing the two designs, the separation between the magnetic reader head and the capacitive sensor is 0.075 mm in the chip plate design of FIG. 8. This is a much smaller gap distance as compared to approximately 0.5 mm separation distance in the embedded pad design. Therefore, it is expected that the capacitive sensor in the chip plate design has better sensitivity as compared to that in the embedded pad design. Nevertheless, the embedded pad design is simpler as compared to the chip plate design.

The firmware implementation for swipe speed, inch per second ( $S_{ips}$ ), detection will be based on the time stamps,  $T_1$  and  $T_2$ , marked at the edges of the sensor's touch profile, which is generated when the reader head travels over the capacitive sensor pad of length  $L_{pad}$ . It is important that the detection method is independent of the magnetic reader head. This is because the capacitance and the dimension of the magnetic reader head are different from one reader head to another. The touch-profile method depends only on the length of the sensor pad and any variation of the magnetic reader head will not affect the speed detection accuracy. Hence, the swipe speed in inches per second ( $S_{ips}$ ) is calculated as:

$$S_{ips} = L_{pad} / (T_2 - T_1) \quad \text{Equation 1}$$

The sequential flow of firmware in SWIPE state (see FIG. 14) is detailed as:

A non-secure chip shall be put into deep sleep mode until it is woken up by the wake up source, WDT timeout/ External interrupt, to transition into active/normal state. If the chip is woken up by WDT timeout then it checks for Swipe Long Timeout elapse and enters back to sleep mode until the swipe timeout elapse.

If the chip is woken up by an external interrupt source, from one of the trip switch/sensors populated at either side of the card, which in turn decides the direction of the swipe, enables the swipe/capacitive sensor touch profile capture for speed detection until Swipe Short Timeout elapse.

As shown in the above, FIG. 13, the difference count from reference to touch is dynamically monitored until the difference count reaches the maximum, where the time stamp  $T_1$  is marked. The time stamp  $T_2$  shall be marked when the difference count starts decreasing from its maximum value.

The swipe speed in inch per second ( $S_{ips}$ ) will be calculated based on the profile time stamps and capacitive sensor pad length by using Equation A.

The swipe speed calculated shall be compared with minimum, medium and maximum speed threshold levels to decide the broadcast data rate through coil terminals. It is especially preferred that there be three discrete levels to broadcast data by broadcaster 40 based on the detected speed:

- a) Slow  $5 \text{ IPS} \leq \text{Swipe Speed} < 10 \text{ IPS}$ , data rate=3750 bits/sec
- b) Medium  $10 \text{ IPS} \leq \text{Swipe Speed} < 20 \text{ IPS}$ , data rate=7500 bits/sec
- c) Fast  $\text{Swipe Speed} \geq 20 \text{ IPS}$ , data rate=10000 bits/sec

Although the data transmission rate changes according to different swipe speed range, the read amplitude remains constant. If swiping a conventional mag-stripe card at the speed of 50 IPS produces read amplitude of 3Vp-p, then electronic smart card 1 will produce the same read

amplitude regardless of swipe speed and broadcast card with the MCU will produce read amplitude of 6Vp-p.

If the set data rate is within the boundary condition, the swipe state will be transitioned to BROADCAST state by 'gSwipe2Broadcast()' function.

After BROADCAST state, the chip enters back to SWIPE state until the Swipe Short Timeout elapse.

While the invention has been described herein with reference to certain preferred embodiments, those embodiments have been presented by way of example only, and not to limit the scope of the invention. Additional embodiments thereof will be obvious to those skilled in the art having the benefit of this detailed description. For example, the present disclosure and FIGS. 2 and 4 illustrate an electronic smart card having three different visible account numbers, whereas additional account numbers could be added. Also, a visual display device could be added for displaying the account chosen by a user. Further modifications are also possible in alternative embodiments without departing from the inventive concept.

Accordingly, it will be apparent to those skilled in the art that still further changes and modifications in the actual concepts described herein can readily be made without departing from the spirit and scope of the disclosed inventions as defined by the following claims.

What is claimed is:

1. A method comprising broadcasting a transaction specific magnetic stripe data packet from an electronic card by measuring a swipe speed of the electronic card past a magnetic reader head during a swipe of the electronic card past the magnetic reader head and then adjusting a broadcast signal containing the magnetic stripe data packet according to the measured swipe speed so that the magnetic stripe data packet in the broadcast signal is read by the magnetic reader head during said swipe.

2. The method of claim 1 wherein the swipe speed is measured by a speed sensor.

3. The method of claim 2 wherein the electronic card contains a false swipe detection means.

4. The method of claim 3 wherein the speed sensor changes from a sleep mode to an active mode after a wake up sensor is activated during the swipe and the swipe speed is measured by speed sensor while it is in the active mode before the broadcast signal is broadcast during the swipe.

5. The method of claim 4 wherein the wake up sensor is a trip switch.

6. The method of claim 5 wherein the broadcast signal is adjusted by varying bit rate used to broadcast said broadcast signal.

7. The method of claim 1 wherein the magnetic stripe data packet is comprised of a track 2 data packet.

8. The method of claim 7 wherein the magnetic stripe data packet is further comprised of a track 1 data packet.

9. The method of claim 8 wherein cross talk in the magnetic reader head responsible for reading track 1 data is prevented by use of a cross talk blocker.

10. The method of claim 9 wherein the cross talk blocker is a cancelation coil located on the electronic card so as to prevent cross talk.

11. A method, comprising:  
activating an electronic card from an off state to a sleep mode;  
changing the electronic card from the sleep mode to an active mode after a wake up sensor is activated during a swipe of the electronic card past a magnetic reader head;  
measuring a swipe speed of the electronic card past the magnetic reader head during the swipe;

using the swipe speed to adjust a broadcast signal contain-  
ing a transaction specific magnetic stripe data packet;  
and

broadcasting the broadcast signal during the swipe so that  
the magnetic reader head reads the magnetic stripe data 5  
packet.

**12.** The method of claim **11** wherein a false swipe detection  
is prevented by measuring movement past a speed sensor.

**13.** The method of claim **11** wherein a broadcaster in the  
electronic card is activated during the active mode. 10

**14.** The method of claim **13** wherein the broadcast signal is  
adjusted by varying a bit rate used by the broadcaster to  
broadcast said broadcast signal.

**15.** The method of claim **13** wherein the broadcaster is  
comprised of a track **2** broadcaster that broadcasts a track **2** 15  
data packet and a track **1** broadcaster that broadcasts a track **1**  
data packet.

**16.** The method of claim **11** wherein a cross talk blocker is  
used to prevent the magnetic reader head from reading a  
particular track data packet in a reading area of the magnetic 20  
reader head that is not meant to read the particular track data  
packet.

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